

Patented 03/23/2005

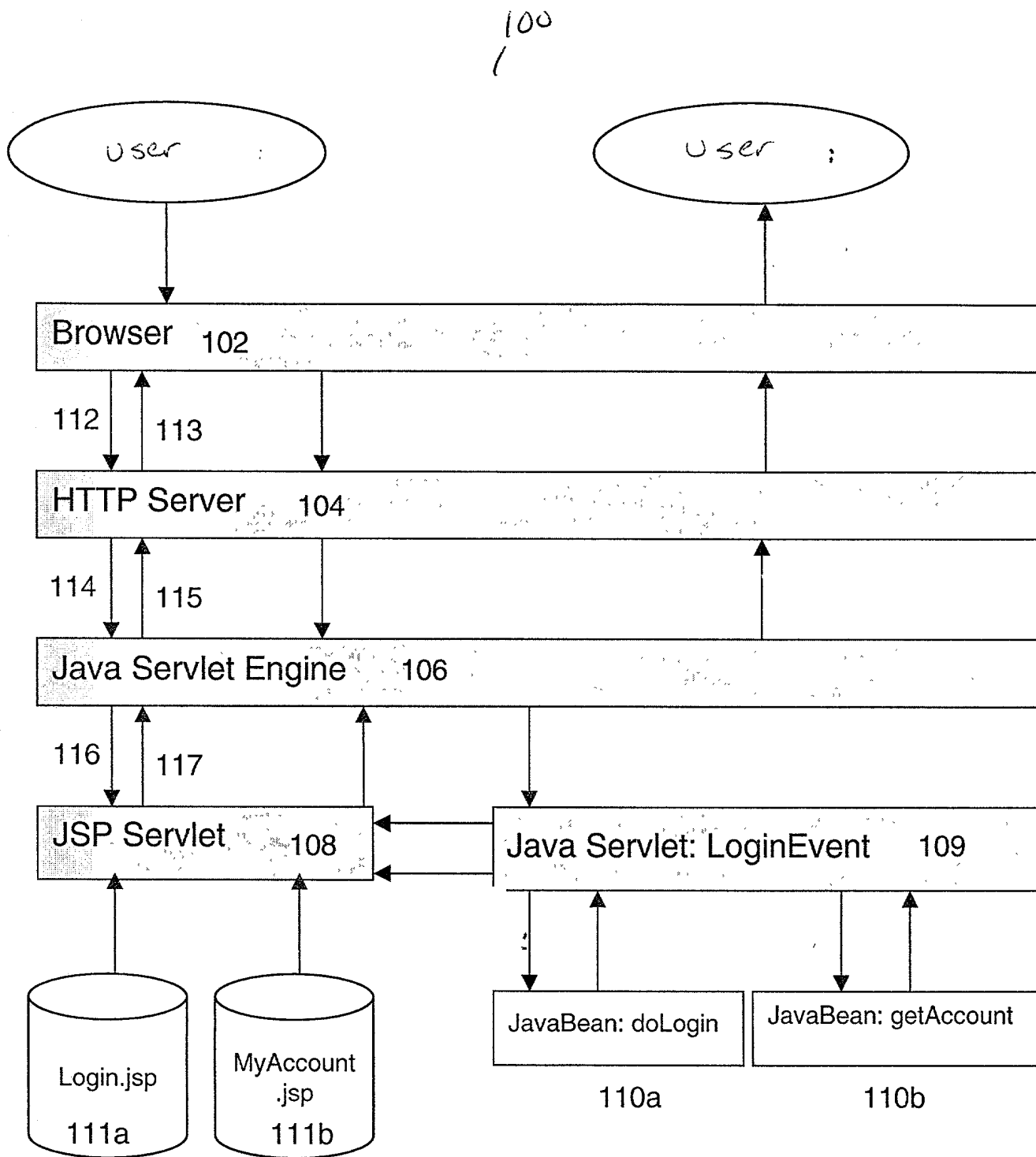


Figure 1

EXPRESS MAIL LABEL NO. 92538761616 US
DATE OF DEPOSIT 7-27-01

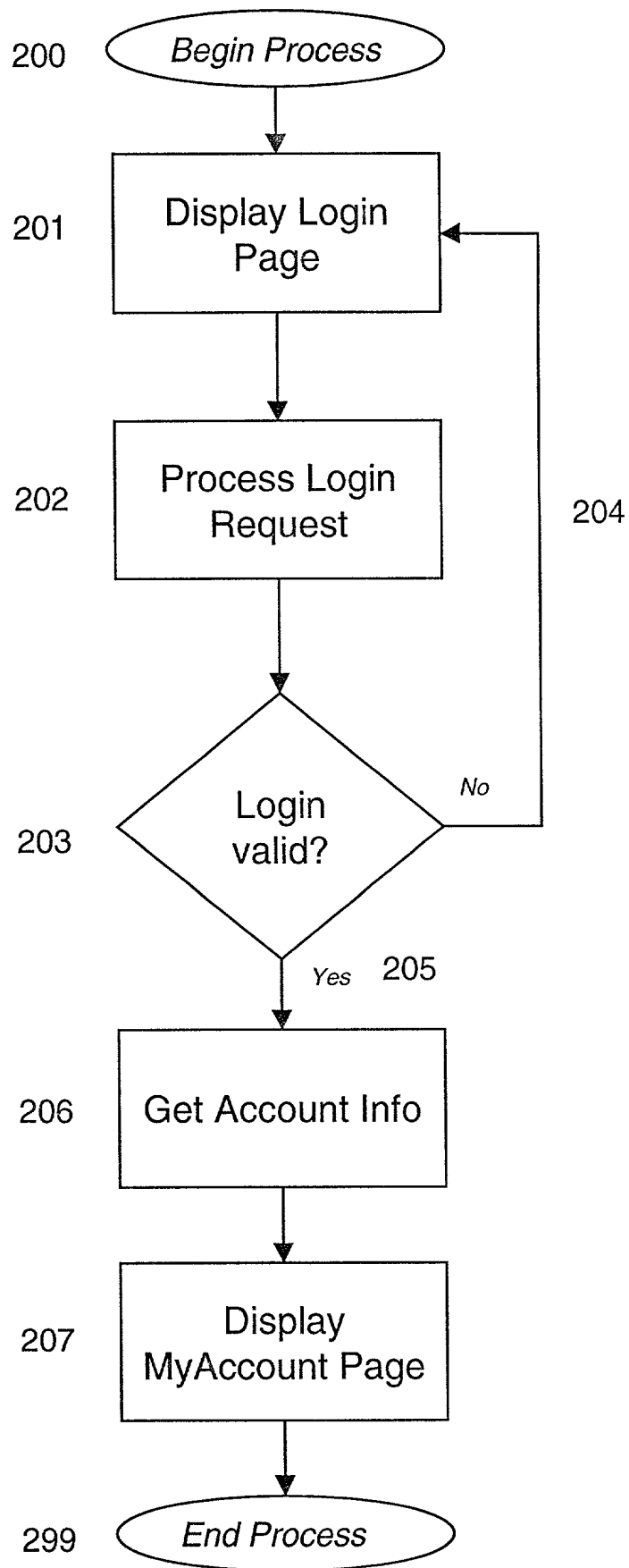


Figure 2

Figure 3

```
301:      Valid = FALSE;
302:      While (not Valid)
303:      {
304:          XRun.RunPage ("Login.jsp")
          Valid = doLogin (Q.Username, Q.Password);
305:      }

305:      S.AccountInfo = getAccount (Q.Username);

306:      XRun.RunPage ("MyAccount.jsp");
```

Figure 4

```
401:      Valid = doLogin (Q.Username, Q.Password);
402:      if (not Valid)
403:      {
404:          DispatchPage ("Login.jsp");
405:      }
      else
      {
406:          S.AccountInfo = getAccount (Q.Username);
407:          XRun.RunPage ("MyAccount.jsp", "IBAT",
                        "AccountLogic", "AccountCheck");
408:      }
```

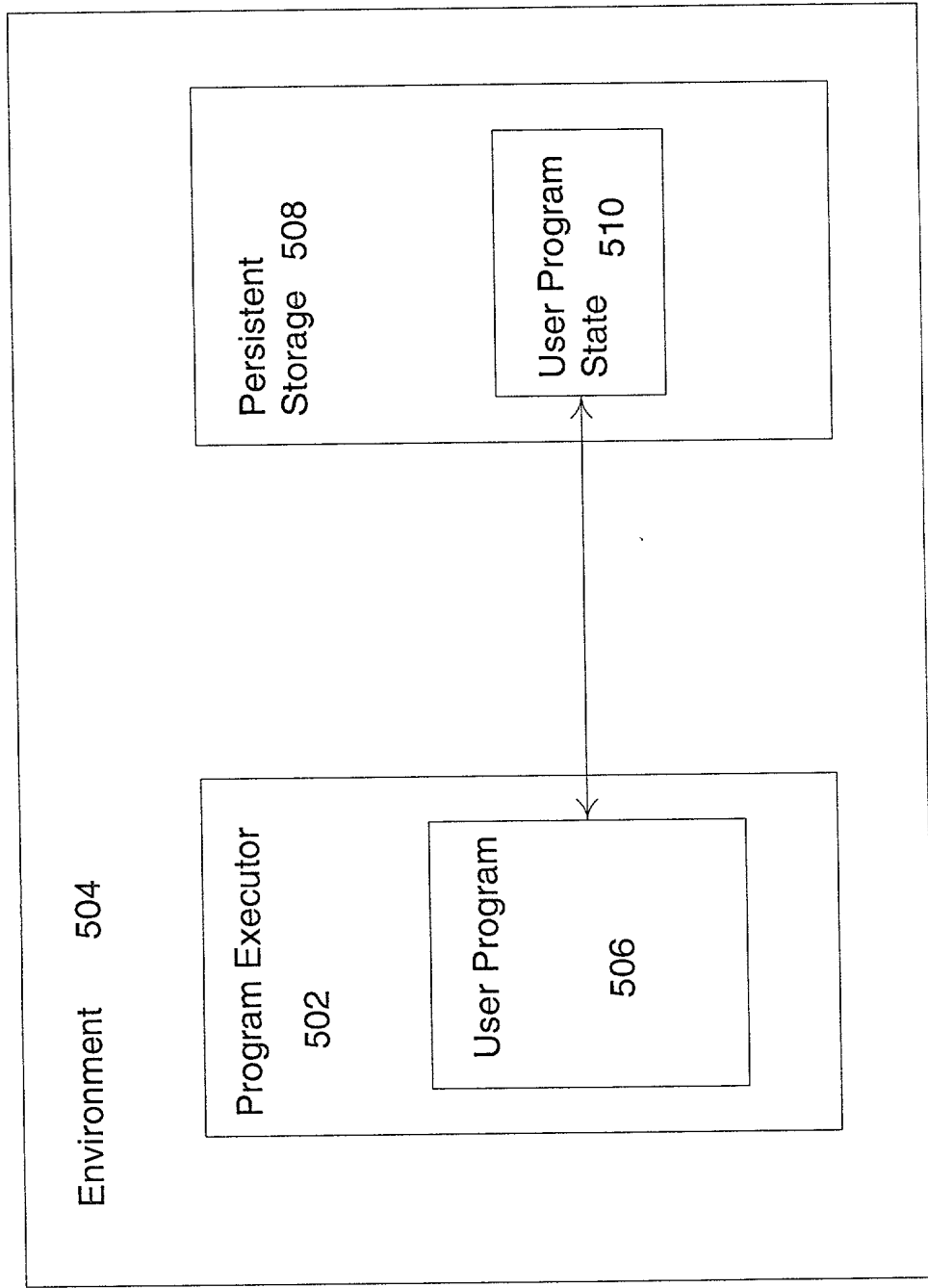


Figure 5

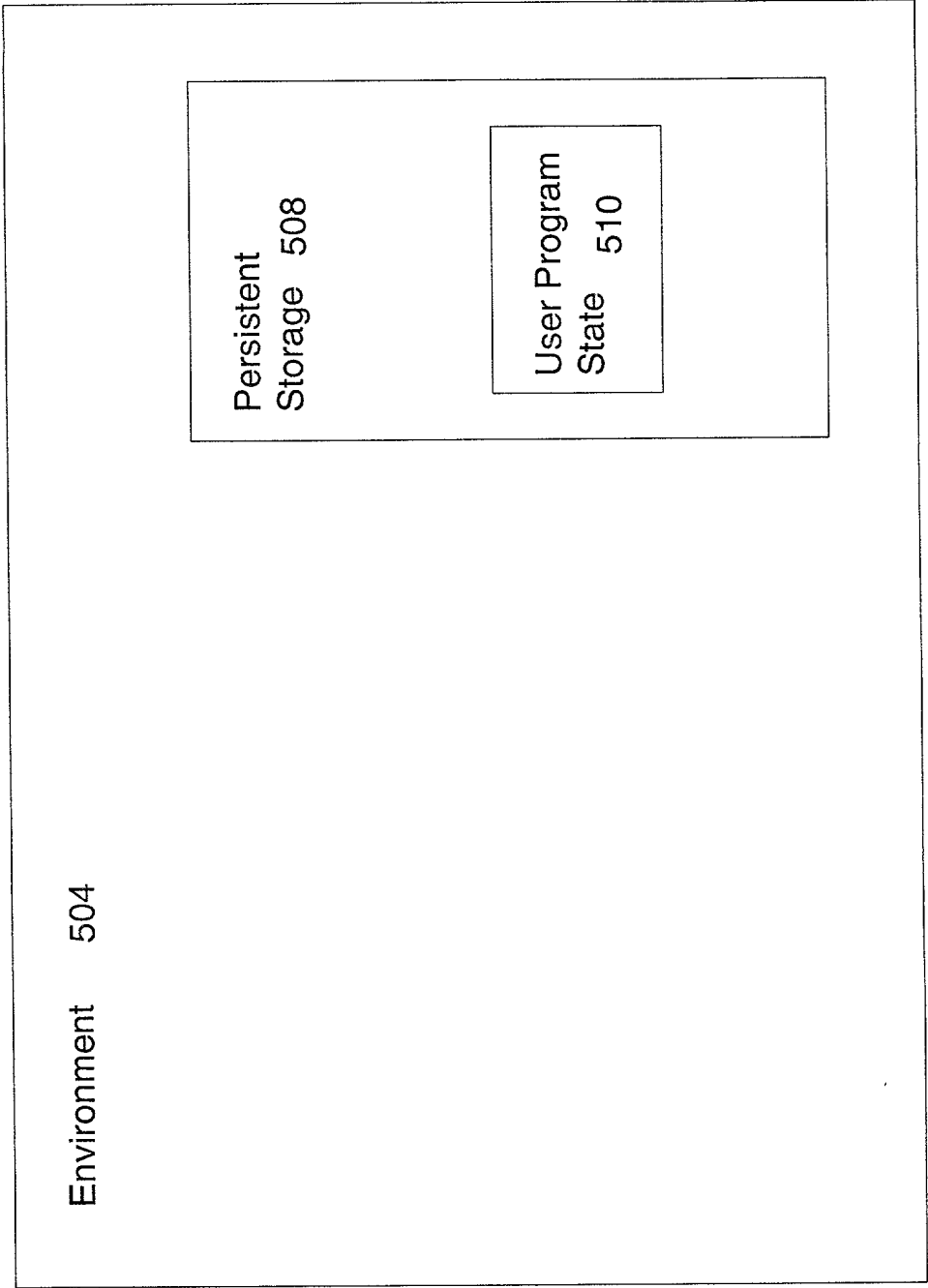


Figure 6

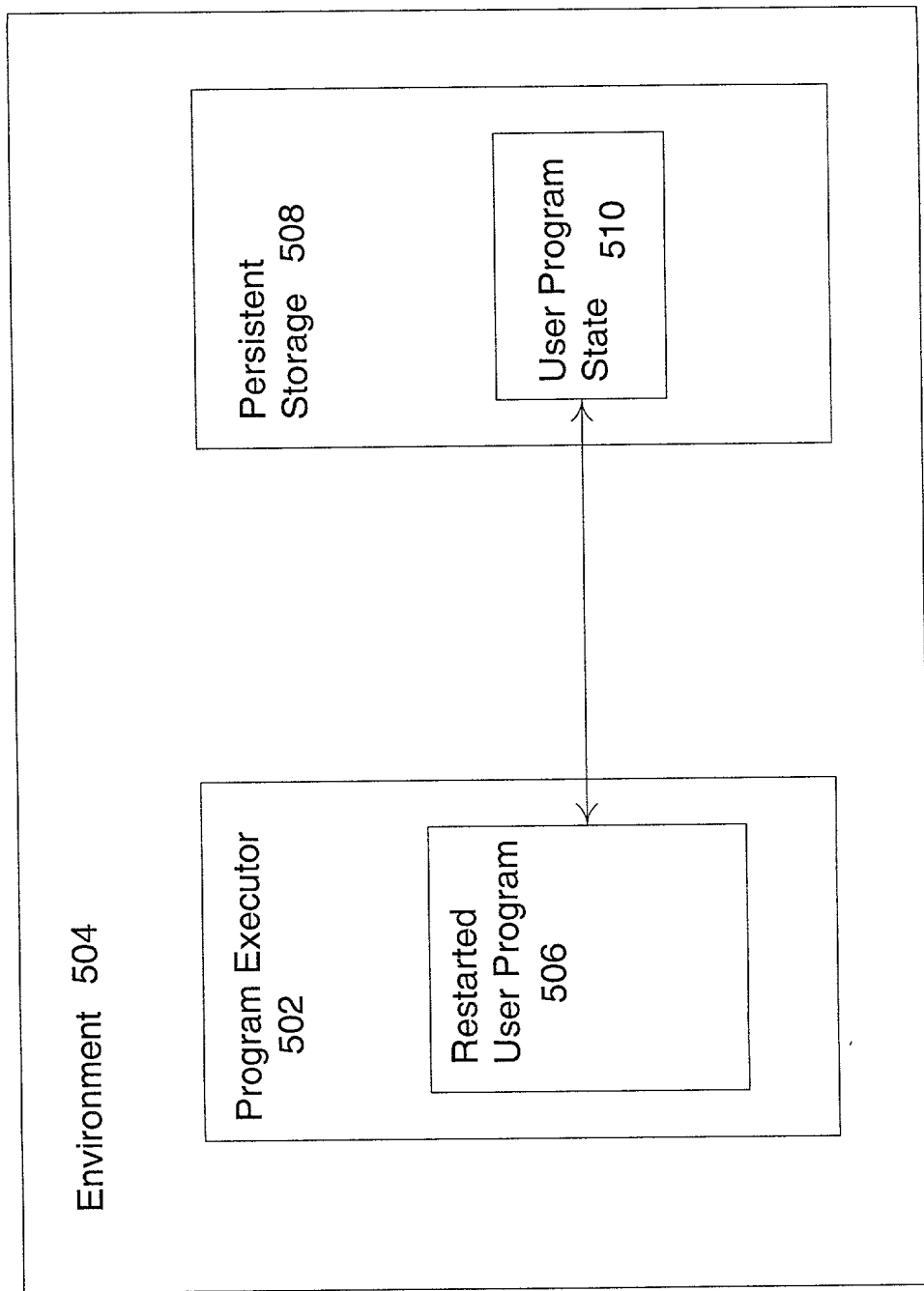
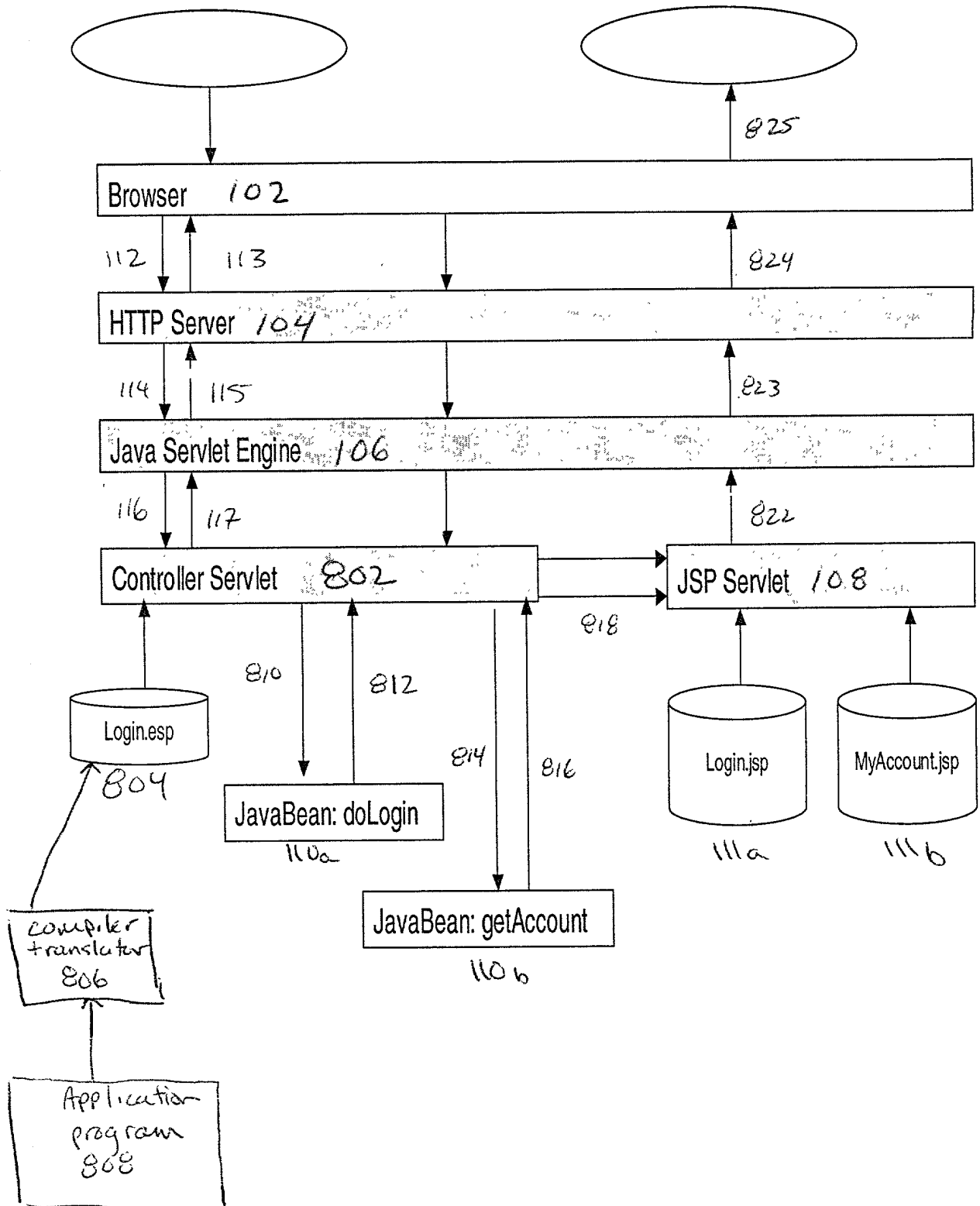


Figure 7

Fig. 8



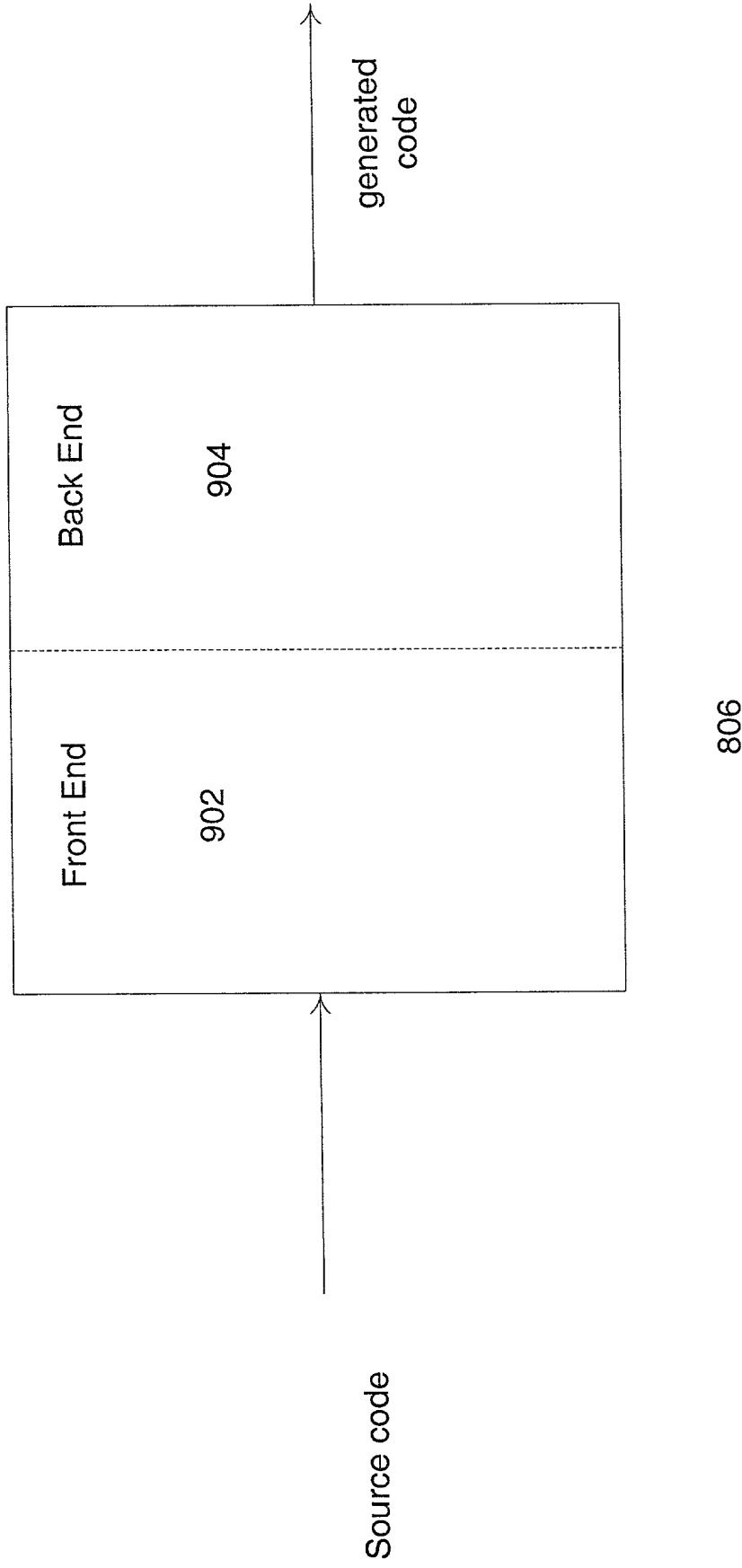


Figure 9

Fig. 10

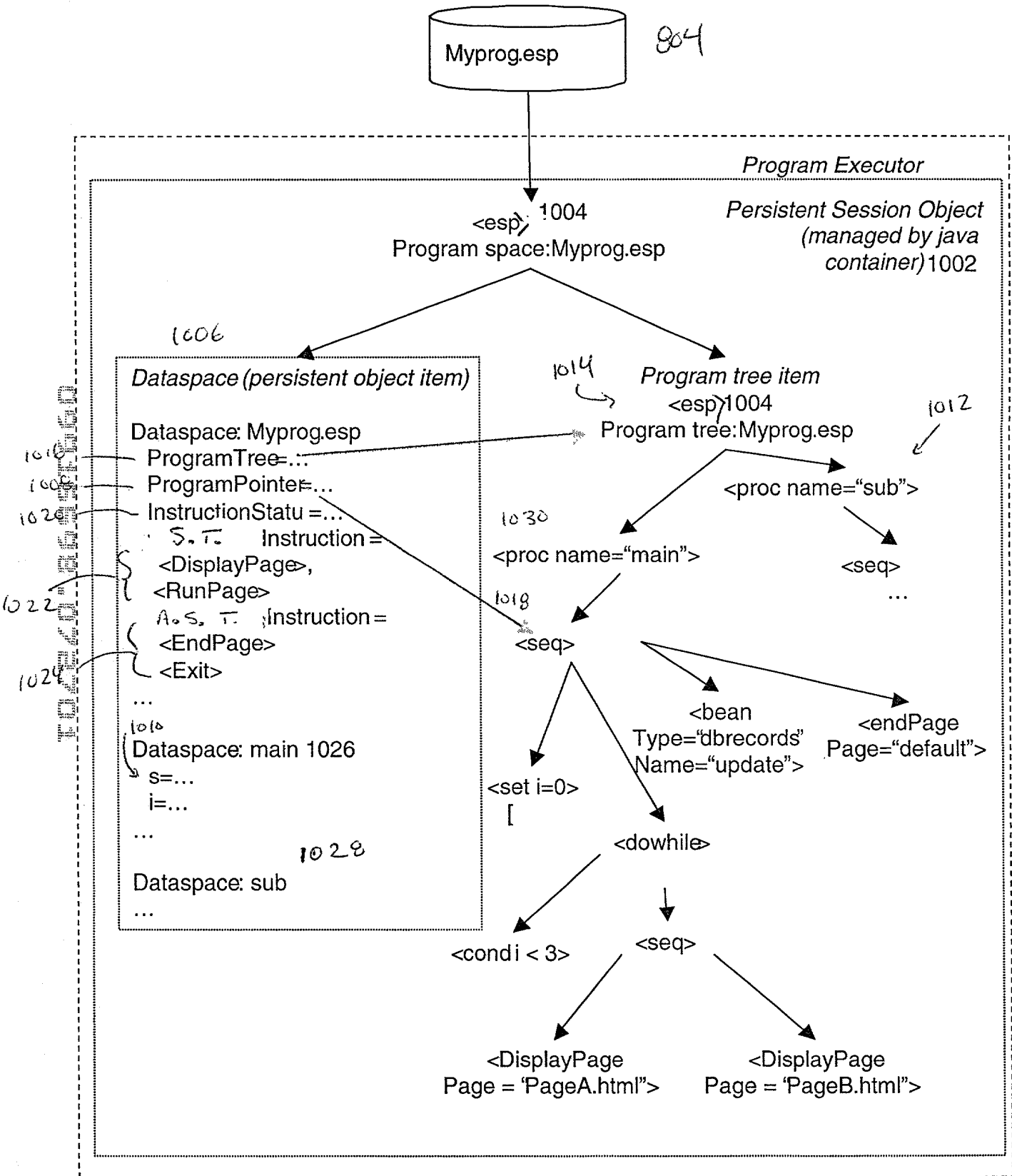


Figure 11

